Case 08-11475 Doc 1 Filed 05/06/08 Entered 05/06/08 14:57:46 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois, Eastern Division				Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, N Vizzini, Allyson P.	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): aka Allyson Burke	years	1	mes used by the Joint Debto ried, maiden, and trade name	•	S
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 6598	ver I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		Taxpayer I.D. (IT)	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 2658 Cherry Cove Lane	and State)	Street Addres	ss of Joint Debtor (No. and S	treet, City, and St	ate
Round Lake Beach, IL	ZIPCODE 60073	1	ZIPCODE		
County of Residence or of the Principal Place of Lake	Business:	County of Re	sidence or of the Principal F	lace of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debtor (if differ	rent from street add	dress):
	ZIPCODE	_			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	lbove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one b  Filing Fee attached  Filing Fee to be paid in installments (Application of the court's consideration to pay fee except in installments. Rule 10060  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration of the court's	able to individuals only) Must a on certifying that the debtor is un (b). See Official Form No. 3A. apter 7 individuals only). Must	y ble) anization d States e Code)  Check D D Check able D Check A Check A Check A Check A A A	Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Na  Chapter 13  Debts are primarily debts, defined in 11 § 101(8) as "incurred individual primarily personal, family, or purpose."  Cone box: Chapter 11  ebtor is a small business as debtor is not a small business as debtor's aggregate nonconting wed to insiders or affiliates) at all applicable boxes  plan is being filed with this acceptances of the plan were	U.S.C.   by an for a household   Debtors   defined in 11 U.S.C as defined in 11 U.S.C are less than \$2,19   petition.   solicited prepetition	Inder Which one box) etition for of a Foreign ding etition for of a Foreign of a Foreign occeding  Debts are primarily business debts  C. § 101(51D) U.S.C. § 101(51D) ots (excluding debts 0,000
more classes, in accordance with 11 U.S.C. § 1126(b).  Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$\sqrt{\sq}}}}}}}\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}\sqrt{\sqrt{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\synt{\synt{\syn}}}}}}\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\sint{\s					
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,0	\$50,000,001 to \$100	\$100,000,001 \$500,000,00 to \$500 to \$1 billion	More than \$1 billion		

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B1 (Official Case 081/08475 Doc 1 Filed 05/06/08 Entered 05/06/08 14:57:46 Desc Main Page 2					
Voluntary Petition  (This page must be completed and filed in every case)  DOCUMENT Page 2 of 40 Name of Debtor(s): Allyson P. Vizzini					
All Prior Bankruptcy Cases Filed Within Last 8 Years	s (If more than two, attach additional sheet)				
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed: N.A.	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partne		an one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting				
Exhibit A is attached and made a part of this petition.	X /s/ Richard T. Jones Signature of Attorney for Debtor(s)	May 5, 2008 Date			
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:					
	garding the Debtor - Venue				
(Check  Debtor has been domiciled or has had a residence, prin  immediately preceding the date of this petition or for a					
There is a bankruptcy case concerning debtor's affiliate	e, general partner, or partnership pending in this I	District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
(Addres	ss of landlord)				
Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
Debtor has included in this petition the deposit with the period after the filing of the petition.	e court of any rent that would become due during	the 30-day			
Debtor certifies that he/she has served the Landlord wi	th this certification. (11 U.S.C. § 362(1)).				

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Case 08-11475 Doc 1 Filed 05/06/08 Entered 05/06/08 14:57:46 Desc Main Document Page 3 of 40 B1 (Official Form 1) (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Allyson P. Vizzini **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only **one** box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Allyson P. Vizzini Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) May 5, 2008 (Date) Date Signature of Attorney\* Signature of Non-Attorney Petition Preparer /s/ Richard T. Jones Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, RICHARD T. JONES 6184629 and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Jones & Hart Law Offices setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 138 Cass Street required in that section. Official Form 19 is attached. Address Post Office Box 1693 Woodstock, Illinois 60098 Printed Name and title, if any, of Bankruptcy Petition Preparer (815) 334-8220 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, May 5, 2008 state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Eastern Division

In re Allyson P. Vizzini	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: May 5, 2008

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Allyson P. Vizzini ALLYSON P. VIZZINI

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In re	Allyson P. Vizzini	Case No.	
	Debtor	(If known)	

### **SCHEDULE A - REAL PROPERTY**

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2658 Cherry Cove Lane	Fee Simple	w	305,000.00	259,711.50
Round Lake Beach, IL				
9819 Third Avenue Pleasant Prairie, WI	Fee Simple	W	380,000.00	364,000.00
		al >	685,000.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Allyson P. Vizzini	Case No.	
	Debtor	(If known)	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account Consumer Co-op CU Savings account Consumer Co-op CU	w w	150.00 50.00
<ul><li>3. Security deposits with public utilities, telephone companies, landlords, and others.</li><li>4. Household goods and furnishings, including audio, video, and computer equipment.</li></ul>	X	Miscellaneous household goods and furnishing owned jointly with spouse Debtor's possession	J	1,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books and pictures owned jointly with spouse Debtor's possession	J	20.00
6. Wearing apparel.		Necessary wearing apparel Debtor's possession	W	500.00
7. Furs and jewelry.		Miscellaneous jewelry Debtor's possession	W	1,010.00

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In re	Allyson P. Vizzini	Case No	
	Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		Miscellaneous sports equipment owned jointly with spouse Debtor's possession	J	80.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

(If known)

In re	Allyson P. Vizzini	Case No.
	Debtor	

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Mitsubishi Endeavor; 60,000 miles subject to lien of Consumers Co-op CU Debtor's possession	W	8,000.00
		2006 Salem Side-loader camper; owned jointly with spouse subject to lien of Associated Bank Debtor's possession	J	15,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer & printer owned jointly with spouse Debtor's possession	J	70.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached To	otal	\$ 25,880.00

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In re	Allyson P. Vizzini	Case No.	
	Debtor	(If known)	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which debt	or is en	titled u	ınder:
(Check one box)				

(C	neck one box)	
	11 U.S.C. § 522(b)(2)	
abla	11 U.S.C. § 522(b)(3)	

	_			0	(-)(-)
11	U	S.	C.	§	522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2658 Cherry Cove Lane	735 I.L.C.S 5§12-901	15,000.00	305,000.00
Checking account	735 I.L.C.S 5§12-1001(b)	150.00	150.00
Savings account	735 I.L.C.S 5§12-1001(b)	50.00	50.00
Miscellaneous household goods and furnishing owned jointly with spouse	735 I.L.C.S 5§12-1001(b)	1,000.00	1,000.00
Miscellaneous books and pictures owned jointly with spouse	735 I.L.C.S 5§12-1001(b)	20.00	20.00
Necessary wearing apparel	735 I.L.C.S 5§12-1001(a)	500.00	500.00
Miscellaneous jewelry	735 I.L.C.S 5§12-1001(b)	1,010.00	1,010.00
Miscellaneous sports equipment owned jointly with spouse	735 I.L.C.S 5§12-1001(b)	80.00	80.00
Computer & printer owned jointly with spouse	735 I.L.C.S 5§12-1001(b)	70.00	70.00

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In re _	Allyson P. Vizzini	 Case No.	
	Debtor		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8710039 404			Lien: PSMI					11,285.22
Associated Bank 200 N. Adams Street Green Bay, WI 54301			Security: 2006 Salem camper				26,285.22	,
			VALUE \$ 15,000.00					
ACCOUNT NO.0031015035			Lien: Mortgage					
Aurora Loan Services 10350 Park Meadows Dr. Littleon, CO 80124			Security: 9819 3rd Avenue, Pleasant Prairie, WI				262,511.74	0.00
			VALUE \$ 380,000.00	İ				
ACCOUNT NO.			Lien: Second mortgage					
Citimortgage c/o Blatt, Hasenmiller, et al 125 S. Wacker Drive, #400 Chicago, IL 60606-4440			Security: 9819 3rd Ave., Pleasant Prairie, WI				Notice Only	Notice Only
			VALUE \$ 380,000.00	L				
1continuation sheets attached			(Total o	Sub	tota	l <b>&gt;</b>	\$ 288,796.96	\$ 11,285.22
			(Use only o	-	[otal	<b>&gt;</b>	\$	\$

(Report also on (If applicable, report also on Summary of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Allyson P. Vizzini		_, Case No	
	•	Debtor		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0630097830 8  Citimortgage, Inc. Post Office Box 8003  South Hackensack, NJ 07606-8003			Lien: Second mortgage Security: 9819 3rd Ave., Pleasant Prairie, WI  VALUE \$ 380,000.00				108,022.77	0.00
ACCOUNT NO. 12630947 L 01  Consumers Co-Op Credit Union 2750 Washington Street Waukegan, IL 60085			Lien: PMSI in vehicle < 910 days Security: 2004 Mitsubishi Endeavor				15,171.32	7,171.32
ACCOUNT NO. 059083510  Countrywide Home Loans Attn: Bankruptcy Dept. Post Office Box 5170 Simi Valley, CA 93062-5170	•		Lien: Mortgage Security: 2658 Cherry Cove, Round Lake Beach, IL  VALUE \$ 305,000.00				207,711.59	0.00
ACCOUNT NO. 059084574  Countrywide Home Loans Attn: Bankruptcy Dept. Post Office Box 5170 Simi Valley, CA 93062-5170			Lien: Second mortgage Security: 2658 Cherry Cove, Round Lake Beach, IL  VALUE \$ 305,000.00				51,907.09	0.00
ACCOUNT NO.			VALUE \$					
Sheet no. 1 continuation sheets attached t Schedule of Creditors Holding Secured Claims	0		Su (Total(s) c	f thi	al (s is pa otal	ge)	\$ 382,812.77 \$ 671,609.73	\$ 7,171.32 \$ 18,456.54

(Use only on last page)

(Report also on (If applicable, report

Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related

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B6E (Official Form 6E) (12/07)

In re_	Allyson P. Vizzini	, Case No
	Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Extensions of credit in an involuntary case

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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In re	, Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fish	nerman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $2,425$ for deposits for the purchase, lease, of that were not delivered or provided. 11 U.S.C. § $507(a)(7)$ .	or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local go	overnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository In	astitution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicate	d
Claims for death or personal injury resulting from the operation of a mo	
lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	tor vehicle or vesser while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years	thereafter with respect to cases commenced on or after the date of
adjustment.	

1 \_\_\_\_ continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re _	Allyson P. Vizzini		Case No.		_
	Debtor			(If known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

Type of Priority for Claims Listed on This Sheet									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Consideration:						
Illinois Dept. of Revenue Bankruptcy Section Post Office Box 64338 Chicago, IL 60664-0338			Income taxes				400.00	400.00	0.00
ACCOUNT NO.			Incurred: 2006	H					
Internal Revenue Service 230 South Dearborn Street STOP 5013-CHI Chicago, Illinois 60604			Consideration: Income taxes				18,520.81	18,520.81	0.00
ACCOUNT NO.	H			H					
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedu	Sule of (Totals of		tal pag	<b>&gt;</b> e)	\$ 18,920.81	\$	\$
(Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)  Total  \$ 18,920.81									
		Scho the S	T e only on last page of the comp edule E. If applicable, report al Statistical Summary of Certain ilities and Related Data.)	so o	i	<b>&gt;</b>	\$	\$ 18,920.81	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re _	Allyson P. Vizzini	, Case No.
	Debtor	(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4820 9928 1005 7206  Bell Visa Post Office Box 30495  Tampa, FL 33630			Consideration: Credit card debt				4,561.09
ACCOUNT NO. 4532 2700 1002 0186  Consumers Co-Op Credit Union 2750 Washington Street Waukegan, IL 60085			Consideration: Credit card debt				11,425.46
ACCOUNT NO.  First USA Bank Cardmember Service Post OfficeBox 15548 Wilmington, DE 19886-5548			Consideration: Credit card debt				521.00
ACCOUNT NO.  Key Bank Post Office Box 94825 Cleveland, OH 44101							24,329.00
1continuation sheets attached Subtotal > \$ 40,836.55							
				T	'otal	<b>&gt;</b>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-11475 Doc 1 Filed 05/06/08 Entered 05/06/08 14:57:46 Desc Main Document Page 17 of 40

B6F (Official Form 6F) (12/07) - Cont.

In re _	Allyson P. Vizzini	,	Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9518185623 Sallie Mae			Consideration: Student loan				
Post Office Box 9500 WIlkes-Barre, PA 18773-9500							27,105.50
ACCOUNT NO. 4417 1261 4310 0347			Consideration: Credit card debt			П	
Volkswagen Visa-First USA 800 Brooksedge Blvd. Westerville, OH 43081							6,923.02
ACCOUNT NO.	•						
ACCOUNT NO.	T					П	
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets atta	ched			Sub	tota	   <b>&gt;</b>	\$ 34,028.52

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total ► \$ 34,028.52 74,865.07

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Allyson P. Vizzini	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

<b>▼</b> Checl	this box if debtor has i	no executory contracts	or unexpired leases
----------------	--------------------------	------------------------	---------------------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Desc Main

In re	Allyson P. Vizzini	
	Debtor	

Case No.

(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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None

B6I (Official Form 6I) (12/07)

In re_	Allyson P. Vizzini	Case	
_	Debtor	Case	(if known)
	SCHEDULE I - CURRENT	'INCOME OF INDIVID	UAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS	OF DEBTOR AND S	SPOU	JSE		
Status: Married	RELATIONSHIP(S): son, son			AGE(S): 4 years, 3 years		
<b>Employment:</b>	DEBTOR			SPOUSE		
Occupation	Administrative Assistant	Unemployed				
Name of Employer	American Blending & Filling					
How long employed	3 weeks					
Address of Employer	1909 S. Waukegan Rd.					
	Waukegan, IL 60085					
INCOME: (Estimate of average	e or projected monthly income at time case filed)		Г	EBTOR	SPO	OUSE
Monthly gross wages, salary     (Prorate if not paid month			\$	2,946.00	\$	0.00
2. Estimated monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	2,946.00	\$	0.00
4. LESS PAYROLL DEDUCT	TIONS	•				
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	l security	)	\$_ \$_ \$_ \$_	544.57 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROLL		\$_	544.57	_ \$	0.00	
6 TOTAL NET MONTHLY	ГАКЕ НОМЕ РАУ		\$_	2,401.43	_ \$	0.00
7. Regular income from opera (Attach detailed statement)	tion of business or profession or farm		\$_	0.00	_ \$	0.00
8. Income from real property			\$_	0.00	_ \$	0.00
9. Interest and dividends			\$_	0.00	_ \$	0.00
debtor's use or that of deper			\$_	0.00	_ \$	0.00
11. Social security or other go ( Specify)	vernment assistance		\$_	0.00	_ \$	0.00
12. Pension or retirement inco	me		\$_	0.00	\$	0.00
13. Other monthly income			\$_	0.00	_ \$	0.00
(Specify)			\$_	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$_	0.00	_ \$	0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$_	2,401.43	_ \$	0.00
16. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals			\$	2,401.43	_
,		(Report also on Sur on Statistical Sumn				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

36J (Officia <b>Classe: 08</b> ( <b>1</b> 210475	Doc 1	Filed 05/06/08	Entered 05/06/08 14:57:46	Desc Main
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In re Allyson P. Vizzini	Case No	
Debtor	(if known)	
SCHEDULE J - CURRENT	EXPENDITURES OF INDIVIDUAL DEBTOR	R(S)
	rage or projected monthly expenses of the debtor and the debtor's family at tin semi-annually, or annually to show monthly rate. The average monthly expens from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debto labeled "Spouse."	or's spouse maintains a separate household. Complete a separate schedule of ex	cpenditures
<ul> <li>Rent or home mortgage payment (include lot rented for a. Are real estate taxes included?</li> <li>b. Is property insurance included?</li> </ul>	mobile home) \$ Yes No \(  \)	.0.00
. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$ \$	
c. Telephone	\$ \$	
d. Other	\$ \$	0.00
. Home maintenance (repairs and upkeep)		0.00
. Food	· <del></del>	500.00
. Clothing		50.00
Laundry and dry cleaning		0.00
. Medical and dental expenses		100.00
. Transportation (not including car payments)	\$	
. Recreation, clubs and entertainment, newspapers, magaz		100.00
0.Charitable contributions		0.00
1.Insurance (not deducted from wages or included in hon		
a. Homeowner's or renter's		0.00
b. Life		8.50
c. Health		180.00
d.Auto	\$	64.00
e. Other	\$	0.00
2.Taxes (not deducted from wages or included in home n	nortgage payments)	0,00
Specify) IRS	\$	677.00
3. Installment payments: (In chapter 11, 12, and 13 cases	, do not list payments to be included in the plan)	077100
a. Auto	\$	439.80
b. Other	\$	0.00
c. Other	<u> </u>	0.00
4. Alimony, maintenance, and support paid to others	\$	0.00
5. Payments for support of additional dependents not livi	ng at your home \$	0.00
6. Regular expenses from operation of business, profession	on, or farm (attach detailed statement) \$	0.00
7. Other	\$	0.00
8. AVERAGE MONTHLY EXPENSES (Total lines 1-17	7. Report also on Summary of Schedules and, \$	2,319.30
f applicable, on the Statistical Summary of Certain Liabili	ities and Related Data)	
	onably anticipated to occur within the year following the filing of this docume	nt:
None		

2,401.43

\$ 2,319.30 \$ 82.13

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

Allrican D. Wiggins

## **United States Bankruptcy Court**

Northern District of Illinois, Eastern Division

In re	Allyson F. Vizzini	Case No.					
	Debtor						
		Chapter	7				

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 685,000.00		
B – Personal Property	YES	3	\$ 25,880.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 671,609.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 18,920.81	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 74,865.07	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,401.43
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,319.30
тот	ΓAL	16	\$ 710,880.00	\$ 765,395.61	

# Official Energy (FAME) 05/06/08 Entered 05/06/08 14:57:46 Desc Main United States Bairrupicy Court Northern District of Illinois, Eastern Division

In re	Allyson P. Vizzini	Case No
	Debtor	
		Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	18,920.81
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	27,105.50
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	46,026.31

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 2,401.43
Average Expenses (from Schedule J, Line 18)	\$ 2,319.30
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,186.07

### State the Following:

state the 1 moving.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 18,456.54
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 18,920.81	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 74,865.07
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 93,321.61

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Allyson P. Vizzini

In re	
	Debtor

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Case No. \_\_\_ (If known)

	R PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	d the foregoing summary and schedules, consisting of sheets, and that they ion, and belief.
Date May 5, 2008	Signature: /s/ Allyson P. Vizzini
Date	Signature:
Date	Signature: Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have been p	is document and the notices and information required under 11 U.S.C. §§ 110(b), romulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable ce of the maximum amount before preparing any document for filing for a debtor or .
Printed or Typed Name and Title, if any,	Social Security No. (Required by 11 U.S.C. § 110.)
of Bankruptcy Petition Preparer	(Required by 11 0.3.C. § 110.)  itle (if any), address, and social security number of the officer, principal, responsible person, or partne
who signs this document.	me (y any), waaress, and social security number of the officer, principal, responsible person, or parine
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 1 18 U.S.C. § 156.	1 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PE	CRJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	sident or other officer or an authorized agent of the corporation or a member
	[corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total
shown on summary page plus 1), and that they are true and con	
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partner	ship or corporation must indicate position or relationship to debtor.]

### Doc 1 Filed 05/06/08 Entered 05/06/08 14:57:46 Desc Main

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re	Allyson P. Vizzini	Case No.	
		(if known)	_

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

1		3 1	,		
	AMOUNT			SOURCE	
2008(db)	1224.00	Employment			FY: 01/01/08 to 04/30/08
2007(db)	14,000.00	Employment			FY: 01/01/07 to 12/31/07
2006(db)	32,478.00	Employment			FY: 01/01/06 to 12/31/06
2008(nfs)					
2007(nfs)					
2006(nfs)					

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007(db) 18,806.00 Pension/401(k) distribution
2006(db) 117,435.00 Pension/401(k) distribution

None

### 3. Payments to creditors

Complete  $a.\ or\ b.,\ as\ appropriate,\ and\ c.$ 

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None



If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

M

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

M

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** LAW

None  $\square$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

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### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

**ADDRESS** 

### [Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

May 5, 2008

Signature of Debtor

/s/ Allyson P. Vizzini

ALLYSON P. VIZZINI

Date

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\_\_\_\_ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bar	nkruptcy Petition Preparer	er Social Security No. (Required by 11 U.S.C. § 110(c).		
If the bankruptcy petition preparer is not an individual partner who signs this document.	cial security number of the officer, principal, responsible person, or			
Address				
X Signature of Rankruptov Patition Pranarar		 Date		
Signature of Bankruptcy Petition Preparer		Date		

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Form B8 (Officia Crasse) 08-11475 Doc 1 Filed 05/06/08 Entered 05/06/08 14:57:46 Desc Main

# Document Page 34 of 40 UNITED STATES BANKRUFTCY COURT Northern District of Illinois, Eastern Division

In re Allyson P. Vizzini	,	Case No.			
	Debtor		Chapter	7	
СНА	PTER 7 INDIVIDUAL DE	EBTOR'S STATEM	MENT OF INTE	NTION	
I have filed a schedule	of assets and liabilities which in of executory contracts and unex ving with respect to the propert	xpired leases which inc	cludes personal proj	perty subject to an	•
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2658 Cherry Cove Lane 2658 Cherry Cove Lane 9819 Third Avenue 9819 Third Avenue 2004 Mitsubishi Endeavor; 6 2006 Salem Side-loader camp	Countrywide Countrywide Aurora Home Loans Citimortgage Consumer Co-op CU Associated Bank	<b>* * * * * * * * * *</b>	<b>*</b>		\
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					

/s/ Allyson P. Vizzini

ALLYSON P. VIZZINI

Signature of Debtor

Date:

May 5, 2008

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### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defin and have provided the debtor with a copy of this document and the notices and required unhave been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services notice of the maximum amount before preparing any document for filing for a debtor or according to the desired product of the maximum amount before preparing any document for filing for a debtor or according to the desired product of the maximum amount before preparing any document for filing for a debtor or according to the desired product of the maximum amount before preparing any document for filing for a debtor or according to the desired product of the debtor of the debt	nder 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title principal responsible person or partner who signs this document.	(if any), address, and social security number of the officer,
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared or ass preparer is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Eastern Division

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Allyson P. Vizzini	x/s/ Allyson P. Vizzini May 5, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Associated Bank 200 N. Adams StreetCase 08-11475 Green Bay, WI 54301

Aurora Loan Services Littleop 60 ment

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Bell Visa Doc 1035年**Pert 05406/08**Pr. Entered 05/06/08 图457行46 Bo Die 85Main Tampa, FL 33630

Citimortgage c/o Blatt, Hasenmiller, et al 125 S. Wacker Drive, #400 Chicago, IL 60606-4440

Citimortgage, Inc. Post Office Box 8003 South Hackensack, NJ 07606-8003

Consumers Co-Op Credit Union 2750 Washington Street Waukegan, IL 60085

Countrywide Home Loans Attn: Bankruptcy Dept. Post Office Box 5170 Simi Valley, CA 93062-5170 First USA Bank Cardmember Service Post OfficeBox 15548 Wilmington, DE 19886-5548 Illinois Dept. of Revenue **Bankruptcy Section** Post Office Box 64338 Chicago, IL 60664-0338

Internal Revenue Service 230 South Dearborn Street STOP 5013-CHI Chicago, Illinois 60604

Key Bank Post Office Box 94825 Cleveland, OH 44101

Sallie Mae Post Office Box 9500 WIlkes-Barre, PA 18773-9500

Volkswagen Visa-First USA 800 Brooksedge Blvd. Westerville, OH 43081

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## **UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Eastern Division**

In re	Allyson P. Vizzini		,		
		Debtor		Case No.	
				Chapter	7
	V	ERIFICATI	ON OF LIS	T OF CRED	ITORS
corre	I hereby certify under penalty	1 0 0	the attached I	ist of Creditors	which consists of 1 page, is true,
Date	May 5, 2008		Signature of Debtor	/s/ Allyson F	

B203 12/94

### United States Bankruptcy Court Northern District of Illinois, Eastern Division

I	n re Allyson P. Vizzini	Case No			
		Chapter7			
Ι	Debtor(s)				
	DISCLOSURE OF COMPENS.	ATION OF ATTORNEY FOR DEBTOR			
а	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for s rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow				
F	or legal services, I have agreed to accept	\$1,600.00			
Р	Prior to the filing of this statement I have received	\$600.00			
Е	Balance Due	\$1,000.00			
2. 7	The source of compensation paid to me was:				
	☑ Debtor ☐ Other (specify)				
3. 7	The source of compensation to be paid to me is:				
	☐ Other (specify)				
I. Associ	I have not agreed to share the above-disclosed of lates of my law firm.	empensation with any other person unless they are members and			
of my		ensation with a other person or persons who are not members or associates of the names of the people sharing in the compensation, is attached.			
5.	In return for the above-disclosed fee. I have agreed to	render legal service for all aspects of the bankruptcy case, including:			
	<ul> <li>a. Analysis of the debtor's financial situation, and rend</li> <li>b. Preparation and filing of any petition, schedules, st</li> </ul>	dering advice to the debtor in determining whether to file a petition in bankruptcy; atements of affairs and plan which may be required; litors and confirmation hearing, and any adjourned hearings thereof;			
6.	By agreement with the debtor(s), the above-disclose	d fee does not include the following services:			
		CERTIFICATION			
	I certify that the foregoing is a complete statem debtor(s) in the bankruptcy proceeding.	ent of any agreement or arrangement for payment to me for representation of the			
	May 5, 2008	/s/ Richard T. Jones			
	Date	Signature of Attorney			

Jones & Hart Law Offices

Name of law firm